

Table I.A.2.e(2001) Percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2001

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	30.3%	15.6%	90.4%	39.4%	65.4%	11.4%	11.2%	73.3%
Firm size								
Less than 50 employees	12.5%	14.8%	86.7%	35.9%	54.4%	0.9%	1.5%	64.5%
50+ employees	56.7%	16.9%	95.7%	44.5%	81.6%	27.0%	25.5%	86.4%
Less than 10 employees	10.1%	15.9%	85.2%	34.8%	52.6%	0.8%	1.1%	55.3%
10-24 employees	15.5%	14.3%	88.1%	36.1%	56.6%	1.3%	2.0%	79.8%
25-99 employees	22.4%	9.7%	93.2%	40.7%	61.5%	1.8%	3.4%	86.4%
100-999 employees	38.9%	10.7%	95.6%	39.7%	73.7%	7.4%	7.7%	91.0%
1000+ employees	70.4%	21.0%	96.1%	47.5%	88.6%	40.2%	37.4%	84.0%
Industry group **								
Agric., fish., forest.	10.4%	33.3%	69.2%	22.5%	48.5%	2.6%	4.8%	45.9%
Mining and manufacturing	27.3%	10.1%	93.9%	39.1%	65.9%	8.9%	8.8%	85.1%
Construction	15.1%	14.8%	86.6%	37.1%	54.7%	2.5%	1.4%	71.3%
Utilities and transp.	36.1%	20.5%	90.4%	39.7%	66.5%	23.0%	23.2%	72.4%
Wholesale trade	26.2%	15.1%	91.4%	36.6%	66.8%	11.5%	10.6%	74.9%
Fin. svcs. and real est.	52.9%	15.8%	94.5%	46.9%	79.3%	34.7%	33.8%	70.3%
Retail trade	32.5%	16.5%	90.4%	37.7%	67.4%	12.2%	11.6%	83.2%
Professional services	24.8%	15.1%	89.7%	38.5%	63.7%	7.4%	7.5%	67.2%
Other Services	31.1%	15.8%	90.4%	40.9%	62.5%	6.1%	6.4%	71.2%
Ownership								
For profit, incorporated	32.6%	15.6%	91.1%	39.4%	67.6%	14.2%	13.8%	76.3%
For profit, unincorporated	16.4%	17.0%	85.7%	37.8%	53.9%	2.3%	2.6%	62.3%
Nonprofit	24.7%	14.5%	89.7%	40.2%	59.7%	4.4%	4.6%	63.2%
Unknown	68.4%	14.7%	97.3%	43.1%	90.3%	10.0%	9.7%	92.5%
Age of firm								
Less than 5 years	12.0%	11.8%	89.2%	33.4%	58.4%	1.9%	1.4%	61.2%
5-9 years	14.6%	11.1%	90.7%	37.4%	58.5%	2.9%	2.9%	66.5%
10-19 years	17.5%	13.4%	89.7%	39.1%	56.4%	1.1%	1.1%	69.9%
20 or more years	32.6%	17.7%	89.2%	39.6%	65.9%	14.6%	15.2%	75.2%
Unknown	68.9%	17.7%	96.3%	44.5%	89.0%	29.8%	25.6%	85.6%
Multi/single status								
2 or more locations	54.6%	17.0%	95.3%	43.4%	81.1%	26.4%	25.1%	85.8%
1 location only	13.6%	14.7%	87.0%	36.5%	54.6%	1.1%	1.6%	64.8%
Percent full-time employees								
Less than 25%	28.0%	22.5%	87.8%	37.1%	62.0%	7.8%	9.1%	65.9%
25-49 %	34.0%	14.4%	90.1%	35.0%	68.5%	10.1%	9.1%	74.2%
50-74 %	26.6%	16.9%	87.1%	39.0%	59.5%	10.0%	9.3%	75.6%
75% or more	30.8%	15.1%	91.2%	40.0%	66.5%	12.1%	11.9%	73.3%
Union presence								
No union employees	26.4%	14.5%	90.1%	37.7%	63.8%	8.3%	8.1%	72.4%
Has union employees	65.9%	29.2%	92.2%	54.6%	78.6%	40.9%	40.1%	81.3%
Unknown	66.5%	18.4%	93.6%	53.9%	82.5%	37.8%	35.7%	82.3%
Percent low wage employees **								
50% or more low wage	23.3%	15.7%	89.2%	36.8%	61.3%	5.6%	5.4%	72.9%
Less than 50% low wage	22.5%	14.0%	89.7%	38.0%	61.4%	6.8%	7.5%	70.5%
Unknown	67.3%	21.4%	94.4%	47.5%	84.8%	35.5%	31.7%	83.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.e(2001) Standard error for percent of private-sector establishments that offer health insurance by plan options and insurance offerings to retirees by selected characteristics: United States, 2001

Characteristics	Two or more plans	Conventional indemnity	Any managed care	Exclusive provider	Mixed provider	Insurance to retirees under 65	Insurance to retirees 65 and over	With waiting period
United States	0.66%	0.48%	0.29%	0.61%	0.47%	0.56%	0.54%	0.40%
Firm size								
Less than 50 employees	0.38%	0.44%	0.48%	0.37%	0.63%	0.09%	0.16%	0.44%
50+ employees	1.02%	1.00%	0.30%	1.13%	0.58%	1.10%	1.17%	0.45%
Less than 10 employees	0.61%	0.74%	0.77%	0.51%	0.74%	0.14%	0.26%	0.58%
10-24 employees	0.99%	0.85%	0.78%	1.43%	1.53%	0.19%	0.30%	0.88%
25-99 employees	0.62%	0.51%	0.41%	0.44%	0.67%	0.31%	0.37%	0.47%
100-999 employees	1.95%	0.51%	0.45%	1.34%	1.25%	0.90%	0.81%	0.37%
1000+ employees	1.37%	1.47%	0.44%	1.59%	0.91%	1.68%	1.72%	0.74%
Industry group **								
Agric., fish., forest.	2.19%	3.45%	3.17%	2.22%	4.11%	1.16%	1.79%	3.18%
Mining and manufacturing	0.89%	1.03%	0.68%	1.89%	1.72%	0.56%	0.72%	1.35%
Construction	1.81%	1.11%	0.98%	1.56%	1.26%	0.96%	0.31%	1.24%
Utilities and transp.	2.51%	2.10%	2.05%	3.32%	3.75%	2.43%	2.64%	3.01%
Wholesale trade	1.56%	2.14%	1.23%	1.96%	1.78%	1.80%	1.84%	1.80%
Fin. svcs. and real est.	2.08%	1.38%	0.72%	2.07%	1.48%	2.31%	2.19%	2.36%
Retail trade	1.46%	0.87%	0.50%	0.83%	0.96%	1.49%	1.38%	1.29%
Professional services	0.65%	0.80%	0.73%	1.08%	1.40%	0.88%	0.95%	1.22%
Other Services	0.64%	0.55%	0.55%	1.17%	1.02%	0.51%	0.56%	1.19%
Ownership								
For profit, incorporated	0.86%	0.61%	0.24%	0.76%	0.56%	0.70%	0.70%	0.55%
For profit, unincorporated	1.20%	1.02%	0.95%	1.13%	1.21%	0.47%	0.35%	1.39%
Nonprofit	1.05%	0.59%	0.77%	1.26%	1.16%	0.43%	0.56%	1.21%
Unknown	3.69%	2.57%	1.16%	3.76%	2.12%	2.22%	2.08%	1.55%
Age of firm								
Less than 5 years	1.14%	1.12%	1.06%	1.88%	1.44%	0.38%	0.29%	2.22%
5-9 years	1.19%	1.32%	1.09%	1.10%	1.89%	0.60%	0.53%	0.88%
10-19 years	0.79%	0.75%	0.83%	1.14%	1.25%	0.24%	0.14%	0.94%
20 or more years	0.92%	0.86%	0.55%	0.98%	0.63%	1.12%	1.08%	0.49%
Unknown	2.02%	1.51%	0.65%	2.09%	1.33%	1.76%	1.65%	1.21%
Multi/single status								
2 or more locations	1.08%	0.95%	0.36%	1.24%	0.69%	1.09%	1.14%	0.52%
1 location only	0.38%	0.42%	0.43%	0.43%	0.62%	0.08%	0.14%	0.48%
Percent full-time employees								
Less than 25%	1.88%	2.35%	1.38%	1.83%	1.97%	1.52%	1.62%	1.45%
25-49 %	3.13%	1.36%	0.99%	2.05%	1.70%	1.56%	1.88%	0.86%
50-74 %	1.37%	0.42%	0.46%	1.50%	1.44%	0.90%	0.97%	1.31%
75% or more	0.82%	0.61%	0.33%	0.90%	0.83%	0.67%	0.72%	0.51%
Union presence								
No union employees	0.67%	0.37%	0.34%	0.55%	0.44%	0.48%	0.39%	0.40%
Has union employees	1.64%	2.48%	0.83%	2.30%	2.17%	2.43%	2.85%	1.59%
Unknown	2.76%	2.22%	1.46%	3.80%	2.18%	3.21%	4.45%	1.51%
Percent low wage employees **								
50% or more low wage	0.92%	0.82%	0.70%	1.01%	0.96%	0.76%	0.64%	1.19%
Less than 50% low wage	0.45%	0.48%	0.56%	0.67%	0.87%	0.41%	0.41%	0.25%
Unknown	1.74%	1.92%	0.98%	2.16%	1.19%	1.46%	1.50%	0.80%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2001 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.